

**SNAPSHOT of HOME Program Performance--As of 12/31/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **Fitchburg Consortium**

State: **MA**

PJ's Total HOME Allocation Received: **\$9,374,817**

PJ's Size Grouping\*: **C**

PJ Since (FY): **1993**

| Category   | PJ        | State Average | State Rank    | Nat'l Average | Nat'l Ranking (Percentile):* |         |         |
|--|-----------|---------------|---------------|---------------|------------------------------|---------|---------|
|  |           |               |               |               | Group                        | C       | Overall |
| <b>Program Progress:</b>   |           |               |               |               |                              |         |         |
|  |           |               | PJs in State: | 19            |                              |         |         |
| % of Funds Committed   | 90.47 %   | 91.03 %       | 13            | 90.66 %       | 49                           | 50      |         |
| % of Funds Disbursed   | 86.61 %   | 84.95 %       | 6             | 81.06 %       | 68                           | 72      |         |
| Leveraging Ratio for Rental Activities                           | 3.06      | 7.56          | 16            | 4.62          | 44                           | 37      |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | 51.30 %   | 91.54 %       | 19            | 81.27 %       | 9                            | 8       |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | 43.50 %   | 72.72 %       | 19            | 68.23 %       | 15                           | 14      |         |
| <b>Low-Income Benefit:</b>                                       |           |               |               |               |                              |         |         |
| % of 0-50% AMI Renters to All Renters                            | 96.97 %   | 81.44 %       | 1             | 79.86 %       | 81                           | 86      |         |
| % of 0-30% AMI Renters to All Renters***                         | 75.76 %   | 49.59 %       | 1             | 44.82 %       | 85                           | 90      |         |
| <b>Lease-Up:</b>   |           |               |               |               |                              |         |         |
| % of Occupied Rental Units to All Completed Rental Units***      | 100.00 %  | 96.41 %       | 1             | 94.65 %       | 100                          | 100     |         |
| <b>Overall Ranking:</b>  |           |               | In State:     | 19 / 19       | Nationally:                  | 43 39   |         |
| <b>HOME Cost Per Unit and Number of Completed Units:</b>         |           |               |               |               |                              |         |         |
| Rental Unit  | \$16,353  | \$26,175      |               | \$25,419      | 33 Units                     | 18.60 % |         |
| Homebuyer Unit   | \$106,465 | \$15,910      |               | \$14,530      | 32 Units                     | 18.10 % |         |
| Homeowner-Rehab Unit   | \$34,457  | \$14,817      |               | \$20,251      | 112 Units                    | 63.30 % |         |
| TBRA Unit  | \$0       | \$3,760       |               | \$3,156       | 0 Units                      | 0.00 %  |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

**Participating Jurisdiction (PJ):** Fitchburg Consortium MA

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

|                    | Rental    | Homebuyer | Homeowner |
|--------------------|-----------|-----------|-----------|
| <b>PJ:</b>         | \$53,483  | \$180,166 | \$41,983  |
| <b>State:*</b>     | \$141,741 | \$99,134  | \$22,785  |
| <b>National:**</b> | \$89,640  | \$72,481  | \$22,984  |

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 2.8 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 1.12

|  | Rental<br>%  | Homebuyer<br>%   | Homeowner<br>%   | TBRA<br>%   |
|--|--|--|--|---|
| <b>RACE:</b>                             |  |  |  |   |
| White:                                   | <span style="border: 1px solid black; padding: 2px;">54.5</span> | <span style="border: 1px solid black; padding: 2px;">43.8</span> | <span style="border: 1px solid black; padding: 2px;">73.2</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">15.2</span> | <span style="border: 1px solid black; padding: 2px;">9.4</span>  | <span style="border: 1px solid black; padding: 2px;">6.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">3.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">3.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">3.0</span>  | <span style="border: 1px solid black; padding: 2px;">3.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">3.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### ETHNICITY:

|          |  |  |  |   |
|----------|--|--|--|---|
| Hispanic | <span style="border: 1px solid black; padding: 2px;">27.3</span> | <span style="border: 1px solid black; padding: 2px;">34.4</span> | <span style="border: 1px solid black; padding: 2px;">19.6</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
|----------|--|--|--|---|

### HOUSEHOLD SIZE:

|                    |  |  |  |   |
|--------------------|--|--|--|---|
| 1 Person:          | <span style="border: 1px solid black; padding: 2px;">69.7</span> | <span style="border: 1px solid black; padding: 2px;">9.4</span>  | <span style="border: 1px solid black; padding: 2px;">24.1</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 2 Persons:         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">15.6</span> | <span style="border: 1px solid black; padding: 2px;">21.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 3 Persons:         | <span style="border: 1px solid black; padding: 2px;">12.1</span> | <span style="border: 1px solid black; padding: 2px;">21.9</span> | <span style="border: 1px solid black; padding: 2px;">17.9</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 4 Persons:         | <span style="border: 1px solid black; padding: 2px;">15.2</span> | <span style="border: 1px solid black; padding: 2px;">28.1</span> | <span style="border: 1px solid black; padding: 2px;">16.1</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 5 Persons:         | <span style="border: 1px solid black; padding: 2px;">3.0</span>  | <span style="border: 1px solid black; padding: 2px;">15.6</span> | <span style="border: 1px solid black; padding: 2px;">13.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 6 Persons:         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">9.4</span>  | <span style="border: 1px solid black; padding: 2px;">3.6</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 7 Persons:         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.9</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 8 or more Persons: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">2.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### HOUSEHOLD TYPE:

|                        |  |  |  |   |
|------------------------|--|--|--|---|
| Single/Non-Elderly:    | <span style="border: 1px solid black; padding: 2px;">39.4</span> | <span style="border: 1px solid black; padding: 2px;">18.8</span> | <span style="border: 1px solid black; padding: 2px;">17.9</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Elderly:               | <span style="border: 1px solid black; padding: 2px;">30.3</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">26.8</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Related/Single Parent: | <span style="border: 1px solid black; padding: 2px;">21.2</span> | <span style="border: 1px solid black; padding: 2px;">50.0</span> | <span style="border: 1px solid black; padding: 2px;">17.9</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Related/Two Parent:    | <span style="border: 1px solid black; padding: 2px;">9.1</span>  | <span style="border: 1px solid black; padding: 2px;">31.3</span> | <span style="border: 1px solid black; padding: 2px;">34.8</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Other:                 | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">2.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### SUPPLEMENTAL RENTAL ASSISTANCE:

|                |  |  |
|----------------|--|--|
| Section 8:     | <span style="border: 1px solid black; padding: 2px;">6.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> <sup>#</sup> |
| HOME TBRA:     | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |  |
| Other:         | <span style="border: 1px solid black; padding: 2px;">18.2</span> |  |
| No Assistance: | <span style="border: 1px solid black; padding: 2px;">75.8</span> |  |

**# of Section 504 Compliant Units / Completed Units Since 2001** 12

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



# HOME PROGRAM SNAPSHOT WORKSHEET - RED FLAG INDICATORS

Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Fitchburg Consortium

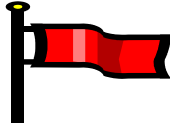
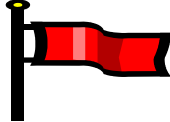
State: MA

Group Rank: 43  
(Percentile)

State Rank: 19 / 19 PJs

Overall Rank: 39  
(Percentile)

Summary: 2 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION   | THRESHOLD* | PJ RESULTS | RED FLAG  |
|-------------------------------------|---|------------|------------|---|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 73.60%   | 51.3       |  |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 47.54%   | 43.5       |  |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | 96.97      |   |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 90.20%   | 100        |   |
| "ALLOCATION-YEARS" NOT DISBURSED*** |   | > 3.500    | 1.99       |   |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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